

State of Washington
Office of the Insurance Commissioner
2000 Washington Market Share and Loss Ratio
Line of Business: Homeowners Multiple Peril

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	State Farm Fire And Cas Co	25143	IL	\$108.938	16.18%	\$103.922	\$67.868	65.31%
2	Safeco Ins Co Of Amer	24740	WA	\$104.218	15.47%	\$101.916	\$65.800	64.56%
3	Farmers Ins Co Of WA	21644	WA	\$86.583	12.86%	\$82.781	\$61.365	74.13%
4	Allstate Ins Co	19232	IL	\$74.106	11.00%	\$71.557	\$42.246	59.04%
5	Pemco Mut Ins Co	24341	WA	\$44.724	6.64%	\$43.987	\$26.338	59.88%
6	Mutual Of Enumclaw Ins Co	14761	WA	\$26.427	3.92%	\$25.666	\$15.761	61.41%
7	United Services Auto Assoc	25941	TX	\$22.445	3.33%	\$21.786	\$12.106	55.57%
8	Hartford Ins Co Of The Midwest	37478	IN	\$14.632	2.17%	\$13.742	\$6.010	43.73%
9	Unigard Ind Co	25798	WA	\$11.906	1.77%	\$11.917	\$6.965	58.44%
10	Foremost Signature Ins Co	41513	MI	\$11.626	1.73%	\$9.627	\$6.608	68.64%
11	USAA Cas Ins Co	25968	TX	\$10.929	1.62%	\$10.290	\$5.499	53.44%
12	Continental Ins Co	35289	NH	\$9.155	1.36%	\$8.890	\$4.130	46.46%
13	Grande Ins Assn	22101	WA	\$9.060	1.35%	\$8.781	\$6.849	78.00%
14	Vioilant Ins Co	20397	NY	\$8.768	1.30%	\$8.077	\$2.982	36.93%
15	Metropolitan Property & Cas Ins Co	26298	RI	\$7.973	1.18%	\$7.389	\$3.601	48.73%
16	Unigard Ins Co	25747	WA	\$7.457	1.11%	\$7.291	\$4.422	60.65%
17	Countrv Mut Ins Co	20990	IL	\$7.412	1.10%	\$6.931	\$3.031	43.73%
18	Standard Fire Ins Co	19070	CT	\$6.689	0.99%	\$5.921	\$4.489	75.82%
19	North Pacific Ins Co	23892	OR	\$6.577	0.98%	\$6.453	\$5.544	85.90%
20	Nationwide Mut Fire Ins Co	23779	OH	\$5.357	0.80%	\$5.243	\$3.539	67.51%
21	Liberty Mut Fire Ins Co	23035	MA	\$4.661	0.69%	\$4.335	\$3.202	73.86%
22	Farmers Ins Exch	21652	CA	\$4.294	0.64%	\$4.321	\$3.385	78.33%
23	Depositors Ins Co	42587	IA	\$4.151	0.62%	\$3.577	\$2.625	73.39%
24	Foremost Ins Co	11185	MI	\$3.471	0.52%	\$3.278	\$1.011	30.84%
25	Allstate Ind Co	19240	IL	\$3.289	0.49%	\$3.210	\$2.515	78.35%
26	Travelers Ind Co Of Amer	25666	CT	\$3.070	0.46%	\$2.830	\$3.143	111.07%
27	Amica Mut Ins Co	19976	RI	\$2.925	0.43%	\$2.512	\$1.019	40.58%
28	American Automobile Ins Co	21849	MO	\$2.896	0.43%	\$2.631	\$1.669	63.41%
29	Pioneer Ins Co	40312	MN	\$2.808	0.42%	\$2.815	\$1.441	51.21%
30	State Farm General Ins Co	25151	IL	\$2.806	0.42%	\$6.466	\$3.792	58.65%
31	Foremost Property & Cas Ins Co	11800	MI	\$2.728	0.40%	\$2.597	\$1.242	47.80%
32	Oregon Mut Ins Co	14907	OR	\$2.726	0.40%	\$2.617	\$2.004	76.56%
33	American Manufacturers Mut Ins Co	30562	IL	\$2.596	0.39%	\$2.571	\$1.154	44.87%
34	Prudential Prop & Cas Ins Co	32352	IN	\$2.201	0.33%	\$2.180	\$310	14.21%
35	Nationwide Mut Ins Co	23787	OH	\$2.128	0.32%	\$1.866	\$1.251	67.06%
36	Fidelity & Cas Co Of Nv	35270	NH	\$1.739	0.26%	\$1.730	\$367	21.22%
37	St Paul Guardian Ins Co	24775	MN	\$1.731	0.26%	\$1.738	\$818	47.06%
38	National Merit Ins Co	39004	WA	\$1.669	0.25%	\$1.542	\$471	30.54%
39	Rockv Mountain Fire & Cas Co	22128	WA	\$1.582	0.23%	\$1.310	\$1.240	94.68%
40	Farmers Home Mut Ins Co	13846	MN	\$1.568	0.23%	\$1.620	\$673	41.52%
All 139 Other Companies				\$33.475	4.97%	\$37.210	\$22.426	60.27%
Totals (Loss Ratio is average)				\$673.497	100.00%	\$655.124	\$410.910	62.72%

(1)Excluding all Loss Adjustment Expenses (LAE)